800×1124 PAGE 354

Rec'd for Record Sept. 5 1980 Ald 190'clk TM Some Day Recorded & Ex'd per Charles C. Keller, CLY

SUBSTITUTION OF TRUSTEE UNDER DEED SOF 578008 T 25457 *****11.00

THIS SUBSTITUTION AGREEMENT, made this _____5th day of September , 1980, by FREDERICKTOWN BANK & TRUST COMPANY.

WITNESSETH:

WHEREAS, a Deed of Trust was executed by James C. Lidie and Brenda L. Lidie, his wife, unto Fredericktown Bank and Trust Company, dated the 28th day of February, 1978 and recorded in Liber 1043, folio 536 among the Land Records of Frederick County, Maryland: and,

WHEREAS, pursuant to the provisions of said Deed of Trust executed by James C. Lidie and Brenda L. Lidie, his wife, and recorded as aforesaid, Fredericktown Bank and Trust Company is the present owner and holder of the note secured by said Deed of Trust and desires to appoint and substitute Seymour B. Stern as the Substituted Trustee for the purpose of foreclosure thereof.

NOW, THEREFORE, in consideration of the above recited premises and other good and valuable considerations, Fredericktown Bank and Trust Company pursuant to the provisions of said Deed of Trust executed by James C. Lidie and Brenda L. Lidie, his wife, to Robert E. Gearinger and C. Monroe Keeney as trustees and dated as aforesaid and as present owner and holder of such Deed and Trust Note secured thereby and as beneficiary under said Deed of Trust does hereby appoint Seymour B. Stern, as Substituted Trustee for the purpose of Foreclosure, in place and stead of Robert E. Gearinger and C. Monroe Keeney.

STERN, FINEGAN & WINIK, P.A. FREDERICK, MARYLAND

Filed 1959 Mr. 30,547 Eurity